

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ROXBY WILLIAMS
BRANDY WILLIAMS
Debtor(s)

Case No. 15-23586

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/09/2015.
- 2) The plan was confirmed on 11/25/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/13/2016.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,295.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$5,295.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$232.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,232.81

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,459.00	1,334.47	1,334.47	0.00	0.00
AMERICAN HOME MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
BRENDAN FINANCIAL INC	Secured	NA	38,943.50	2,982.58	2,982.58	0.00
BRENDAN FINANCIAL INC	Unsecured	173,623.18	NA	NA	0.00	0.00
BRENDAN FINANCIAL INC	Secured	173,623.18	204,576.75	0.00	0.00	0.00
CACH	Unsecured	NA	8,552.11	8,552.11	0.00	0.00
CAPITAL ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	80.00	279.96	279.96	0.00	0.00
CEPAMERICA	Unsecured	582.00	NA	NA	0.00	0.00
CIT BANK	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL	Unsecured	10,171.49	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL	Secured	NA	4,458.95	79.61	79.61	0.00
DEUTSCHE BANK NATIONAL	Secured	113,171.49	114,342.22	NA	0.00	0.00
EMERGENCY HEALTHCARE PHYSIC	Unsecured	99.00	NA	NA	0.00	0.00
Express/Comenity Bank	Unsecured	0.00	NA	NA	0.00	0.00
FERTILITY CENTERS OF IL	Unsecured	2,174.00	3,967.47	3,967.47	0.00	0.00
FERTILITY CENTERS OF IL	Unsecured	452.00	NA	NA	0.00	0.00
FERTILITY CENTERS OF IL	Unsecured	402.00	NA	NA	0.00	0.00
FERTILITY CENTERS OF IL	Unsecured	400.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Unsecured	0.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Unsecured	0.00	NA	NA	0.00	0.00
GECRB/ Old Navy	Unsecured	0.00	NA	NA	0.00	0.00
GECRB/JC PENNY	Unsecured	0.00	NA	NA	0.00	0.00
GECRB/JC PENNY	Unsecured	0.00	NA	NA	0.00	0.00
Gecrb/Lowes	Unsecured	0.00	NA	NA	0.00	0.00
Gemb/walmart	Unsecured	0.00	NA	NA	0.00	0.00
GINNYS	Unsecured	188.00	108.12	108.12	0.00	0.00
GOTTLIEB HOSPITAL	Unsecured	156.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GOTTLIEB HOSPITAL	Unsecured	105.00	NA	NA	0.00	0.00
HSBC BANK NEVADA	Unsecured	0.00	NA	NA	0.00	0.00
ICE MOUNTAIN SPRING WATER	Unsecured	108.00	NA	NA	0.00	0.00
LAGRANGE MEMORIAL HOSPITAL	Unsecured	342.00	NA	NA	0.00	0.00
LASALLE BANK	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	219.00	219.74	219.74	0.00	0.00
MONTGOMERY WARD	Unsecured	472.00	472.61	472.61	0.00	0.00
ONEMAIN FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,246.00	1,246.48	1,246.48	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	516.00	516.27	516.27	0.00	0.00
SEVENTH AVENUE	Unsecured	108.00	188.68	188.68	0.00	0.00
US DEPT OF EDUCATION	Unsecured	10,008.00	15,585.54	15,585.54	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	5,422.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
Wfs Financial/Wachovia Dealer Srvs	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,062.19	\$3,062.19	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$3,062.19	\$3,062.19	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,471.45	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,232.81</u>
Disbursements to Creditors	<u>\$3,062.19</u>
TOTAL DISBURSEMENTS :	<u>\$5,295.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/23/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.